

SERFF Tracking Number:	GRJR-126458300	State:	Arkansas
Filing Company:	The Cincinnati Life Insurance Company	State Tracking Number:	44646
Company Tracking Number:	CLI86150809		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Form CLI-8615 (8-09)		
Project Name/Number:	Point of Sale Advertising/Point of Sale Advertising		

Filing at a Glance

Company: The Cincinnati Life Insurance Company

Product Name: Form CLI-8615 (8-09)

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: GRJR-126458300 State: Arkansas

SERFF Status: Closed-Filed-Closed

State Tr Num: 44646

Co Tr Num: CLI86150809

State Status: Filed-Closed

Authors: Jennifer Henley, Deborah Naegele, Karen Eichler

Reviewer(s): Linda Bird

Date Submitted: 01/21/2010

Disposition Date: 01/25/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Point of Sale Advertising

Project Number: Point of Sale Advertising

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/25/2010

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/25/2010

Created By: Karen Eichler

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karen Eichler

Filing Description:

FEIN: 31-1213778

NAIC: 0244-1075

The Cincinnati Life Insurance Company

Point of Sale Advertising Piece – Life Insurance

Form CLI-8615 (8/09), Payroll Deduction Universal Life Insurance

Replaces: Form CLI-8615 (1/09), Payroll Deduction Universal Life Insurance, previously approved by your department on May 26, 2009.

SERFF Tracking Number:	GRJR-126458300	State:	Arkansas
Filing Company:	The Cincinnati Life Insurance Company	State Tracking Number:	44646
Company Tracking Number:	CLI86150809		
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Project Name/Number:	Point of Sale Advertising/Point of Sale Advertising		

For Use With:

Form CLI-125 (1/98), Flexible Premium Adjustable Life Insurance Policy, previously approved by your Department on March 9, 1998.

Dear Madame or Sir,

The above-captioned form is being submitted for your review and approval.

The form we are filing may, at some time in the future, be converted to an electronic document. Such adaptation may slightly alter the appearance of the document but we assure that its content will not change.

I would greatly appreciate your approval at your earliest convenience. Thank you for your usual courtesy and cooperation.

Company and Contact

Filing Contact Information

Karen Eichler AIS, API, Analyst	karen_eichler@cinfin.com
P. O. Box 145496	513-870-2000 [Phone] 4386 [Ext]
Cincinnati, OH 45250-5496	513-881-8984 [FAX]

Filing Company Information

The Cincinnati Life Insurance Company	CoCode: 76236	State of Domicile: Ohio
6200 S. Gilmore Road	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name:	State ID Number:
(513) 870-2000 ext. 4386[Phone]	FEIN Number: 31-1213778	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 advertising form @25.00 each
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>GRJR-126458300</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Cincinnati Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44646</i>
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<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Form CLI-8615 (8-09)</i>		
<i>Project Name/Number:</i>	<i>Point of Sale Advertising/Point of Sale Advertising</i>		
The Cincinnati Life Insurance Company	\$25.00	01/21/2010	33676544

<i>SERFF Tracking Number:</i>	<i>GRJR-126458300</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Form CLI-8615 (8-09)</i>		
<i>Project Name/Number:</i>	<i>Point of Sale Advertising/Point of Sale Advertising</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/25/2010	01/25/2010

<i>SERFF Tracking Number:</i>	<i>GRJR-126458300</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Form CLI-8615 (8-09)</i>		
<i>Project Name/Number:</i>	<i>Point of Sale Advertising/Point of Sale Advertising</i>		

Disposition

Disposition Date: 01/25/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GRJR-126458300</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Cincinnati Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44646</i>
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<i>Project Name/Number:</i>	<i>Point of Sale Advertising/Point of Sale Advertising</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Form	Payroll Deduction Universal Life Insurance		Yes

SERFF Tracking Number: GRJR-126458300 State: Arkansas

Filing Company: The Cincinnati Life Insurance Company State Tracking Number: 44646

Company Tracking Number: CLI86150809

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Form CLI-8615 (8-09)

Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

Form Schedule

Lead Form Number: CLI86150809

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form CLI-8615 (8-09)	Advertising	Payroll Deduction Universal Life Insurance	Revised	Replaced Form #: Form CLI-8615 (1-09) Previous Filing #: None - paper filing	0.000	Form CLI-8615 (8-09).pdf



Quality Insurance for You

Payroll Deduction Universal Life Insurance

Policy Form CLI-125



**THE
CINCINNATI LIFE INSURANCE COMPANY**

With Cincinnati Life's universal life insurance, you can help give your family the added financial protection they may need in the event that something unexpected happens.

- You choose to participate
- Your premiums are conveniently deducted from your paycheck
- You own the policy
- You can cover your entire family
- You can customize your policy to meet your needs

You choose to participate

The Payroll Deduction Universal Life Insurance program is voluntary. It offers flexibility to build an insurance program according to your needs and budget. Your spouse, children and grandchildren are also eligible for insurance coverage.

Your premiums are conveniently deducted from your paycheck

You pay your premiums through the convenience of payroll deduction, so there's no more worrying about writing checks or mailing payments.

You own the policy

Cincinnati Life's universal life insurance policy provides individual coverage, and you are the owner of your policy. Your policy is portable, which means if you leave your employment or retire, you can take it with you and continue to pay the same premium.

Did you know the **average cost of a funeral is \$7,213**, not including cemetery costs?

—The National Underwriter Company
2008 Field Guide

Features

Affordable life insurance protection

You can apply for life insurance coverage starting at \$3.00 per week, depending on your age. For an additional \$1.00 per week, you can cover all children born to you, or legally adopted by you, ages 15 days through 18 years under the Children's Term Rider with a death benefit of \$10,000.

Cash value accumulation

Universal life insurance can build cash value that earns interest. The interest rate your policy is credited with will never be less than the guaranteed minimum rate of 4 percent.

Paid-up coverage

Upon retirement, you have the option to elect paid-up coverage in a reduced amount and cease ongoing premium payments.

No medical exams required

You can apply for coverage by completing a simple application, and no medical exams are required. If you apply for \$200,000 or more, your agent arranges for you to do a blood profile and urine analysis and check your height, weight, blood pressure and pulse. Your coverage becomes effective on the date you sign the application, provided all persons to be insured are acceptable under Cincinnati Life's underwriting guidelines.

Up-to-date information

On each policy anniversary, Cincinnati Life mails you an annual report showing premiums paid, how much cash value you have, plus any loans, interest credited and insurance company charges. This report provides a valuable record of your policy activity.



Your Insurance Options

You can cover your entire family

Several options are available to help protect your family. You choose who to cover and how much coverage is necessary according to your needs and budget. You are not required to purchase a policy on yourself in order to cover your spouse or dependents.

Coverage for you and your spouse

You may apply for a universal life insurance policy on you and/or your spouse ages 18 through 70. Coverage eligibility may be based on answers to medical questions on the application.

Coverage for children and grandchildren

Cincinnati Life offers two ways to cover children. You may insure them under their own separate policy or a rider that is added to your policy or your spouse's policy.

- **Universal Life Insurance for your children and grandchildren**

You may apply for a universal life policy for your children, stepchildren, legally adopted children and grandchildren, ages 15 days through 18 years. You may also apply for a policy for your children ages 19 through 25 who are full-time students, unmarried and not in military service.

- **Children's Term Rider [CLI-671]**

This rider is available to cover your children, stepchildren and legally adopted children when attached to either your policy or your spouse's policy. One premium covers all children with a death benefit of \$10,000. To apply for this rider, you or your spouse must be ages 18 through 60, and the children must be ages 15 days through 18 years. Insurance on each child continues to age 25, even if the child marries or enters the military service.

All covered children can purchase up to five times the amount of their rider coverage as they reach age 25, regardless of their health or occupation at the time they convert to their own policy.



You can customize your policy to meet your needs

Accidental Death Benefit Rider [02470]

This rider is available to you and your spouse ages 18 through 55. It provides an additional death benefit equal to the initial amount of insurance. This benefit is payable if the insured dies before age 70 as a result of an accident.

Future Automatic Increase Rider [CLI-659]

Available to employees ages 18 through 55; this rider provides an automatic increase in your death benefit for the first five policy anniversaries, regardless of your current medical history. The amount of the yearly automatic increase in your insurance protection is equal to the amount that \$1.00 per week would purchase. There is no additional charge to add this rider; however, an additional \$1.00 per week is added with each increase.

Accelerated Benefit Rider [CLI-650-CV]

This rider is available to you, your spouse, children and grandchildren ages 0 through 70 at no additional charge. It allows the policyowner to request up to 50 percent of the policy's face amount if the insured is diagnosed with a medical condition that, with reasonable medical certainty, will result in the death of the insured in 24 months or less from the date of the doctor's statement.

Employee Coverage

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
Universal Life Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Future Automatic Increase	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Children's Term*	\$ _____	
Total Premium		\$ _____

Spouse Coverage

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
Universal Life Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Children's Term*	\$ _____	
Total Premium		\$ _____

Individual Policy for Children and/or Grandchildren

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
<input type="checkbox"/> Universal Life		
<input type="checkbox"/> Whole Life		
Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Waiver of Premium (Whole Life only)	\$ _____	
Total Premium		\$ _____

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
<input type="checkbox"/> Universal Life		
<input type="checkbox"/> Whole Life		
Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Waiver of Premium (Whole Life only)	\$ _____	
Total Premium		\$ _____

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
<input type="checkbox"/> Universal Life		
<input type="checkbox"/> Whole Life		
Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Waiver of Premium (Whole Life only)	\$ _____	
Total Premium		\$ _____

Name _____

Date of Birth _____ SS # _____

	Benefit Amount	Premium Amount
<input type="checkbox"/> Universal Life		
<input type="checkbox"/> Whole Life		
Death Benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit	\$ _____	
<input type="checkbox"/> Waiver of Premium (Whole Life only)	\$ _____	
Total Premium		\$ _____

*The Children's Term Rider may be added to either the employee or spouse policy, not both.

Products and riders are available in most states. Some riders may not be available to all groups.

This is not a policy. For a complete statement of coverage and exclusions, please see the policy contract.



The Cincinnati Insurance Companies refers to an insurer group that includes The Cincinnati Life Insurance Company.

THE
CINCINNATI LIFE INSURANCE COMPANY
 6200 S. GILMORE ROAD, FAIRFIELD, OH 45014-5141

SERFF Tracking Number:	GRJR-126458300	State:	Arkansas
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Supporting Document Schedules

	Item Status:	Status
		Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	N/A Advertising filing	
Comments:		

	Item Status:	Status
		Date:
Satisfied - Item:	Application	
Comments:	Advertising form CLI-8615 (8/09) will be used with the attached CLI-125 1(/98) previously approved by your department on March 9, 1998.	
Attachment:	CLI-125.pdf	

**THE
CINCINNATI LIFE INSURANCE COMPANY**

P.O. BOX 145496, CINCINNATI, OHIO 45250-5496
(513) 870-2000

TWENTY DAY RIGHT TO EXAMINE POLICY

We want you to be satisfied with the policy you have purchased. We urge you to examine it closely. If for any reason, you are not satisfied, you may return the policy to us or to the agent from whom it was purchased within twenty days after you received it. We will cancel it and refund all of the premium you paid.

We will pay a benefit as provided in this policy to your Beneficiary upon receipt at our Home Office of due proof, as provided by this policy, that the insured's death occurred while this policy was in force. We will require surrender of this policy in the course of any settlement.

Executed at our Home Office in Cincinnati, Ohio.

Kenneth W. Stecher

Secretary

Lawrence Popplwell

President

SPECIMEN

Flexible Premium Adjustable Life Insurance Policy

Flexible Premiums Payable to End of Premium Payment Period
or Until Prior Death of Insured

Adjustable Death Benefit Payable at Death

Nonparticipating

INSURED: JOHN B DOE
POLICY NUMBER: CS000003



THE CINCINNATI LIFE INSURANCE COMPANY

POLICY SPECIFICATIONS

SPECIFIED AMOUNT	100,000.00
MINIMUM SPECIFIED AMOUNT	\$5,000.00
PREMIUMS PAYABLE FOR	60 YEARS
DEATH BENEFIT OPTION	A (LEVEL DEATH BENEFIT)
MAXIMUM LOAN INTEREST RATE	8% PER ANNUM IN ARREARS
MONTHLY EXPENSE CHARGE - 1 ST 5 YEARS	\$61.00 PER MONTH
MINIMUM GUARANTEED INTEREST RATE (4.0% PER ANNUM)	.3274% MONTHLY FACTOR
PLANNED PERIODIC PREMIUMS MONTHLY	79.03
MONTHLY POLICY FEE	\$3.50
ADMINISTRATIVE CHARGE FOR PARTIAL WITHDRAWALS	\$25.00
MAXIMUM PREMIUM EXPENSE CHARGE PERCENTAGE	5%
GUARANTEED SINGLE PREMIUM COST AT AGE 95	\$916.11 PER \$1,000

SPECIMEN

AT SOME FUTURE TIME, THE POLICY CASH VALUE LESS INDEBTEDNESS MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THAT PERIOD IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

POLICY NUMBER	CS000003	DATE OF ISSUE	06/01/2006
INSURED	JOHN B DOE	POLICY DATE	01/01/2006
SEX	MALE	MONTHLY ANNIVERSARY DATE	1
AGE	35		

OWNER - AS STATED IN ATTACHED APPLICATION

BENEFICIARY - AS STATED IN ATTACHED APPLICATION UNLESS SUBSEQUENTLY CHANGED

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

STANDARD PREMIUM CLASS

THE CINCINNATI LIFE INSURANCE COMPANY

TABLE OF VALUES

<u>POLICY</u> <u>YEAR</u>	<u>BENEFIT</u>	<u>YEAR</u>	<u>CASH</u> <u>VALUE</u>
1	0.00	2007	0.00
2	0.00	2008	0.00
3	0.00	2009	0.00
4	0.00	2010	0.00
5	0.00	2011	0.00
6	0.00	2012	0.00
7	100,000.00	2013	183.00
8	100,000.00	2014	623.00
9	100,000.00	2015	1,042.00
10	100,000.00	2016	1,438.00
11	100,000.00	2017	1,806.00
12	100,000.00	2018	2,145.00
13	100,000.00	2019	2,450.00
14	100,000.00	2020	2,717.00
15	100,000.00	2021	2,938.00
16	100,000.00	2022	3,108.00
17	100,000.00	2023	3,215.00
18	100,000.00	2024	3,248.00
19	100,000.00	2025	3,194.00
20	100,000.00	2026	3,042.00
AGE 60	100,000.00	2031	474.00
AGE 62	0.00	2033	0.00
AGE 65	0.00	2036	0.00

POLICY NUMBER CS000003

AGE 35

INSURED JOHN B DOE

SEX MALE

RESERVE AND NONFORFEITURE BASIS: THE RESERVE ON THIS POLICY EQUALS THE CASH VALUE. THE CASH VALUE SHOWN ABOVE IS BASED ON THE COST OF INSURANCE RATES SHOWN IN THE TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES. THE MINIMUM GUARANTEED INTEREST RATE OF 4.0% PER ANNUM AND THE MONTHLY EXPENSE CHARGES, PREMIUM EXPENSE CHARGE PERCENTAGE AND PLANNED PERIODIC PREMIUM ARE SHOWN ON THE SPECIFICATIONS PAGE.

POLICY GUIDE

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SPECIMEN

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

Age	Insurance Rates*	Age	Insurance Rates*	Age	Insurance Rates*
0	0.1883330	32	0.1666660	64	2.1591660
1	0.0783330	33	0.1758330	65	2.3550000
2	0.0750000	34	0.1858330	66	2.5558330
3	0.0725000	35	0.1975000	67	2.7566660
4	0.0700000	36	0.2133330	68	2.9625000
5	0.0675000	37	0.2316660	69	3.1833330
6	0.0650000	38	0.2525000	70	3.4325000
7	0.0625000	39	0.2758330	71	3.7258330
8	0.0608330	40	0.3041660	72	4.0666660
9	0.0600000	41	0.3341660	73	4.4566660
10	0.0591660	42	0.3658330	74	4.8900000
11	0.0625000	43	0.3991660	75	5.3550000
12	0.0683330	44	0.4341660	76	5.8383330
13	0.0766660	45	0.4716660	77	6.3291660
14	0.0858330	46	0.5108330	78	6.8350000
15	0.1141660	47	0.5516660	79	7.3750000
16	0.1250000	48	0.5958330	80	7.9716660
17	0.1325000	49	0.6441660	81	8.6425000
18	0.1391660	50	0.6975000	82	9.4033330
19	0.1441660	51	0.7566660	83	10.2658330
20	0.1458330	52	0.8233330	84	11.1925000
21	0.1466660	53	0.8983330	85	12.1666660
22	0.1466660	54	0.9783330	86	13.1750000
23	0.1450000	55	1.0616660	87	14.2258330
24	0.1441660	56	1.1483330	88	15.3300000
25	0.1425000	57	1.2358330	89	16.4725000
26	0.1433330	58	1.3258330	90	17.7250000
27	0.1433330	59	1.4216660	91	19.0783330
28	0.1458330	60	1.5300000	92	20.5991660
29	0.1500000	61	1.6558330	93	22.4375000
30	0.1541660	62	1.8041660	94	24.9350000
31	0.1608330	63	1.9733330		

*BASIS: 1980 CSO - SD, AGE LAST BIRTHDAY

INTRODUCTION

This is a flexible premium adjustable life insurance policy. The initial premium payment is due on the policy date. Subsequent premiums may be paid at any time, while the policy remains in force, before the end of the premium payment period. In return for these premiums and the insurance application, we provide certain benefits.

The policy provides life insurance proceeds. Proceeds at death can be paid in a lump sum or under a payment plan.

During the insured's life, the policy builds a cash value. This cash value is the basis for certain benefits you can use before the insured's death.

We will provide an illustration of projected future life insurance and cash value amounts. To receive the illustration, send us a request in Writing. The illustration will assume:

1. Specified Amounts;
2. Death Benefit Options;
3. future premium payments you specify; and
4. any other assumptions specified by you or by us.

On Page 4 of this policy, you will find a Policy Guide. This will help you find specific information you will need about this policy.

DEFINITIONS

In this policy, the owner will be referred to as "you" or "your" and The Cincinnati Life Insurance Company as "us," "we," or "our."

In Writing means in a written form satisfactory to us and filed at our Home Office.

Indebtedness means all outstanding loans on this policy including any interest due or accrued.

LIFE INSURANCE BENEFITS

Death Benefit Provision

This policy will provide one of two death benefits, depending on the option in force at the time of the insured's death:

1. Option A in which the cash value is included in the Specified Amount.
The death benefit will be the greater of:
 - a. the Specified Amount on the date of death; or
 - b. the applicable percentage of the cash value on the date of death as shown in the Table of Percentages.
2. Option B in which the cash value is not included in the Specified Amount.
The death benefit will be the greater of:
 - a. the cash value plus the Specified Amount on the date of death; or
 - b. the applicable percentage of the cash value on the date of death as shown in the Table of Percentages.

The death benefit will be reduced by any Indebtedness. The Specified Amount and death benefit option in effect are shown in the Policy Specifications.

Table of Percentages

Attained Age	Percentage	Attained Age	Percentage
40 and younger	250	65	120
41	243	66	119
42	236	67	118
43	229	68	117
44	222	69	116
45	215	70	115
46	209	71	113
47	203	72	111
48	197	73	109
49	191	74	107
50	185	75-89	105
51	178	90	105
52	171	91	104
53	164	92	103
54	157	93	102
55	150	94	101
56	146	95 and over	100
57	142		
58	138		
59	134		
60	130		
61	128		
62	126		
63	124		
64	122		

Minimum Specified Amount

The minimum Specified Amount permitted under this policy is shown in the Policy Specifications.

Change in Specified Amount

After the first policy anniversary, you may change the Specified Amount by sending us a request In Writing, subject to the following conditions:

1. Decrease in Specified Amount
 - a. any decrease will be effective on the monthly anniversary day on or next following our receipt of your request. Any such decrease will be applied in the following order:
 - (i) against the Specified Amount provided by the most recent increase; then
 - (ii) against the next most recent increases successively; and then
 - (iii) against the Specified Amount provided under the original application.
 - b. the Specified Amount remaining in force after any requested decrease may not be less than the minimum Specified Amount permitted under this policy.
2. Increase in Specified Amount

A request for an increase in the Specified Amount will be subject to the following requirements:

 - a. a supplemental application must be submitted;
 - b. evidence of insurability satisfactory to us must be submitted; and
 - c. the monthly deduction for the first month of the increase must be paid.

Any change approved by us will be effective on the date shown on the amended Policy Specifications, which will be sent to you.

Change In Death Benefit Option

After the first policy anniversary, you may change the Death Benefit Option by sending us a request In Writing. If the death benefit option is changed from Option A to Option B, the new Specified Amount will be the death benefit less the cash value as of the effective date of change.

If the death benefit option is changed from Option B to Option A, the new Specified Amount will be the death benefit as of the effective date of change.

Any change will be effective on the date shown on the amended Policy Specifications, which will be sent to you.

POLICY CONTROL

Ownership

The insured is the owner of this policy unless:

1. another person is designated as owner in the application; or
2. a new owner has been designated as provided in the Change of Owner provision.

Change of Owner

You may designate a new owner by notifying us In Writing while the insured is alive. When we receive written notice, the change will be effective on the date the notice was signed. Change is subject to any payment or actions we may have taken before receiving the notice.

Assignment

You may assign this policy. Until we are notified In Writing, no assignment will be effective against us. We are not responsible for the validity of any assignment. Your rights and the rights of any beneficiary will be subject to the rights of any assignee.

BENEFICIARY

The beneficiary is as stated in the application unless a new beneficiary has been designated as provided in the Change of Beneficiary provision.

Change of Beneficiary

You may change the beneficiary by notifying us In Writing while the insured is alive. When we receive written notice, the change will be effective on the date the notice was signed. Change is subject to any payment or actions we may have taken before receiving the notice.

No Named Beneficiary

If no named beneficiary survives the insured, then, unless this policy provides otherwise:

1. you will be the beneficiary; or
2. if you are deceased, your estate will be the beneficiary.

THE CONTRACT

Entire Contract

The entire contract consists of this policy, the application, and any supplemental applications. A copy of the application is attached at issue. Any supplemental application will also be made a part of the policy when a change in coverage becomes effective. This contract is made in consideration of the application, any supplemental applications, and the payment of premiums. We will not use any statement to void this policy or to defend against a claim under it, unless that statement is contained in the attached written application or supplemental applications. All statements in the application and supplemental applications will, in the absence of fraud, be deemed representations and not warranties.

Modification

An agent cannot change this contract. The only way this contract may be modified is by a written agreement signed by our President or Secretary.

Policy Dates

The basic policy goes into effect on the policy date. Your policy date is stated in the Policy Specifications.

Policy years and anniversaries are measured from the policy date.

A change in coverage will be effective on the date shown in the amended Policy Specifications, which will be sent to you.

Termination of the Policy

All coverage under this policy will terminate when:

1. you request that coverage terminates and you return this policy to us;
2. the insured dies; or
3. the grace period ends without sufficient premium being paid.

Nonparticipation

This policy is nonparticipating. It does not share in our surplus earnings. You will, therefore, receive no dividends under it.

Misstatement of Age

If the insured's age is misstated, we will adjust all benefits under this policy. We will modify benefits by the difference between the actual monthly deduction made and the monthly deduction at the true age. This will be accumulated with interest at the actual rate which was used to determine the cash value.

Suicide

If, within two years from the date of issue or reinstatement, the insured dies by suicide, while sane or insane, the amount payable will be limited to the sum of the premiums paid, less Indebtedness and partial withdrawals.

If you increase the Specified Amount, this two-year period will begin to run from the effective date of the increase with regard to the increase amount. The amount payable will be limited to a refund of that portion of the Monthly Deduction which was applicable to the increase in the Specified Amount.

Incontestability

We cannot contest this policy after it has been in force, during the insured's life, for two years from its date of issue or reinstatement, except as follows:

1. an increase in the Specified Amount can be contested until it has been in force for two years during the insured's life from its effective date;
2. the provision does not apply to any rider providing disability or accidental death benefits; and
3. in the event of fraud or intentional misrepresentation of material facts.

Annual Statement

On each policy anniversary, we will send you an annual statement. The statement will show the Specified Amount, the cash value, the surrender value, interest earned and Indebtedness. The statement will also show premiums paid and charges made during the policy year, and any other information which is required by the laws of the state in which this policy is issued.

PREMIUM PAYMENTS**General**

The initial premium is payable in advance either:

1. at our Home Office; or
2. to our authorized agent in exchange for a receipt signed by our President or Secretary and countersigned by the agent.

The initial premium is due on the Policy Date. Subsequent premiums are payable either:

1. at our Home Office; or
2. to our authorized agent in exchange for a receipt signed by our President or Secretary and countersigned by the agent.

Any premium payments after the initial premium may be made under a periodic plan that you have chosen, or at any time while this policy is in effect.

You may change the frequency of premium payments, or the amount of premiums at any time, provided the premium satisfies our minimum or maximum amount rules. If, at the end of any policy anniversary, the total premium paid exceeds the guideline premium limitation specified by Section 7702(c) of the Internal Revenue Code, we will return the excess premium, with interest, not later than 60 days from the end of the policy anniversary.

You may request that we send periodic premium reminders, at premium notice frequencies currently available.

You may pay premiums for the number of years shown in the Policy Specifications.

You may make an unscheduled premium payment at any time while this policy is in effect before the end of the premium payment period.

Grace Period

If the cash value less indebtedness on the day before a monthly anniversary day is insufficient to cover the next monthly deduction, we will allow a 61-day grace period to pay a premium sufficient to cover the monthly deduction. At least 31 days before the end of the grace period, we will mail you notice of the sufficient premium. The monthly deduction is described in the Cash Value Benefits section.

This policy will continue in force during the grace period. If the insured dies during the grace period, the Death Benefit will be reduced by any unpaid monthly deduction. If a premium is not paid by the end of the grace period, this policy will terminate, without value.

Reinstatement

This policy may be reinstated at any time within five years after a grace period ends because sufficient premium has not been paid, provided:

1. the policy has not been surrendered for its cash value;
2. evidence of insurability satisfactory to us is furnished; and
3. you pay premiums to keep the policy in effect for at least two months.

The cash value upon reinstatement will be determined by the premium paid at the time of reinstatement. The policy will be reinstated on the date shown in the amended Policy Specifications which will be sent to you.

POLICY LOANS

General

You may borrow against this policy at any time it is in force, provided:

1. a request is made In Writing; and
2. the policy is assigned to us as sole security.

We may defer a loan for up to six months unless it is to be used to pay premiums to us. The policy loan can be any amount up to:

1. the cash value; minus
2. indebtedness plus interest on indebtedness to the next policy anniversary; minus
3. any undeducted monthly expense charges for the first five policy years.

Repayment

You may repay loans as desired while this policy is in force. If you do not repay the Indebtedness, it will be deducted from the proceeds at termination. Interest will be charged up to the date of repayment or termination. On the day before the monthly anniversary day, if the cash value less Indebtedness is not enough to cover the monthly deduction for the next month, the Grace Period provision will apply. We will send you and any assignee a notice of the minimum amount due.

Loan Interest

Loan interest is payable at the earlier of:

1. the end of each policy year; or
2. when the Indebtedness is repaid in full.

Any interest not paid when due will be added to the Indebtedness and bear interest at the same rate.

The maximum rate of loan interest is shown in the Policy Specifications. We may charge a lower rate of interest.

CASH VALUE

General

Upon receipt of each premium paid, including the initial premium, we will deduct a premium expense charge. The remainder of each premium will become part of the cash value. This is called a net premium and will earn interest from the day we receive it in our Home Office.

The maximum premium expense charge is shown in the Policy Specifications. We may deduct a lower premium expense charge.

At the beginning of each policy month, including the first, we will make the deduction described in the Monthly Deduction section.

Interest

We will credit interest on the cash value at no less than the minimum guaranteed interest rate as shown in the Policy Specifications. We may credit interest in excess of this rate. Excess interest will not be credited to any part of the cash value which is used to secure a loan balance.

Interest will be earned until the day the policy ends. The amount of a partial withdrawal will stop earning interest on the date of the withdrawal. Interest earned will be added to the cash value on each monthly anniversary.

Calculation of Values

The initial cash value of the policy will be:

1. the initial net premium; less
2. the first Monthly Deduction.

The cash value on any date is equal to:

1. the cash value on the prior monthly anniversary day; less
2. the monthly deduction for the current month; less
3. partial withdrawals made on the prior monthly anniversary day; plus
4. interest on the net amount of #1 minus #2 minus #3 to the current date; plus
5. net premiums received since the prior monthly anniversary day; plus
6. interest on #5 from the date received in our Home Office to the current date.

All values equal or exceed those required. The method of calculation has been filed with the Insurance Department of the state in which this policy is delivered.

Monthly Deduction

The monthly deduction for a policy month will be equal to:

1. the cost of insurance for the policy; plus
2. the sum of the monthly expense charges; plus
3. the sum of the monthly policy fees; plus
4. the cost of additional benefits provided by rider.

These amounts are shown in the Policy Specifications.

Monthly expense charges are assessed for the first 60 months the policy is in force. When you increase the Specified Amount of the policy, a monthly expense charge for the increased amount will be assessed for the next 60 months following such increase. An amended Policy Specifications page will be sent to you at that time, and will show the monthly expense charge for the increase in the Specified Amount.

Cost of Insurance

The cost of insurance for the policy is calculated as follows:

1. the cost of insurance rate;
multiplied by
2. the net of:
 - a. the Death Benefit at the beginning of the policy month divided by 1 plus the monthly equivalent of the minimum guaranteed interest rates shown in the Policy Specifications; minus
 - b. the cash value at the beginning of the policy month;divided by
3. \$1,000.00.

If the cash value is included in the Specified Amount and there have been increases in the Specified Amount, then the cash value will be first considered a part of the initial Specified Amount. If the cash value exceeds the initial Specified Amount, it will then be considered a part of additional Specified Amounts resulting from increases in the order of the increases.

The cost of insurance for any rider is calculated as shown in the Cost of Insurance provision of the rider.

Cost of Insurance Rates

The cost of insurance rate for the initial Specified Amount is based on the insured's:

1. attained age; and
2. rate class on the policy date.

The cost of insurance rate for any increase in the Specified Amount is based on the insured's:

1. attained age; and
2. rate class on the effective date of the change.

Attained age means age last birthday on the prior policy anniversary.

Monthly cost of insurance rates will be determined by us, based on our expectation as to future mortality experience. The maximum rates that we can charge are shown in the Table of Monthly Guaranteed Cost of Insurance Rates.

Insufficient Cash Value

On the day before the monthly anniversary day, if the cash value less Indebtedness is not enough to cover the monthly deduction for the next month, the Grace Period provision will apply.

Continuation of Coverage

If periodic premium payments are not made as planned, this policy and any riders will remain in effect as long as the cash value less Indebtedness covers the monthly deduction. This provision will not continue the policy beyond the end of the premium payment period. A rider will not continue beyond its termination date.

Surrender

You can surrender the policy by sending us a request In Writing, along with the policy. A surrender must take place:

1. on a monthly anniversary day; and
2. during the insured's life.

The amount payable on surrender of this policy is the cash value on the date of surrender less any Indebtedness.

If you request to make a surrender within 30 days after a policy anniversary, the amount payable will not be less than the amount payable on that anniversary less Indebtedness and partial withdrawals made on or after the policy anniversary.

The surrender value is payable in one sum or under an optional payment plan. We can defer paying any surrender value for up to six months. We will not defer payment if:

1. the law requires us to pay earlier; or
2. the amount payable is to be used to pay premiums on policies you have with us.

Partial Withdrawals

After the first policy anniversary, you may make a partial withdrawal of the cash value of the policy, by sending us a request In Writing. There will be an administrative charge for each partial withdrawal made. The administrative charge is shown in the Policy Specifications. A partial withdrawal must take place:

1. on a monthly anniversary day; and
2. during the insured's life.

The partial withdrawal can be of any amount up to:

1. the cash value; minus
2. Indebtedness plus interest on Indebtedness to the next policy anniversary.

The amount of the partial withdrawal and administrative charge will be deducted from the cash value.

If Option A is in effect, the Specified Amount will be reduced by the amount of the partial withdrawal. Any partial withdrawal will be reduced in the following order:

1. against the Specified Amount provided by the most recent increase in the Specified Amount; then
2. against the next most recent increases in the Specified Amount successively; and then
3. against the Specified Amount provided under the original application.

The partial withdrawal cannot be an amount that would reduce the Specified Amount to less than the minimum Specified Amount permitted under this policy. The minimum Specified Amount is shown in the Policy Specifications.

A partial withdrawal is payable in one sum. We can defer paying any partial withdrawal for up to six months. We will not defer payment if:

1. the law requires us to pay earlier; or
2. the amount payable is to be used to pay premiums on policies you have with us.

AUTOMATIC PAID-UP LIFE INSURANCE

At the end of the premium payment period, if this policy is in force, it will automatically become paid-up level life insurance, payable at the death of the insured.

The amount of paid-up life insurance will be based on:

1. the cash value then in effect, less Indebtedness;
2. the single premium rate then in effect as determined by us but not greater than the guaranteed rate shown on the Policy Specifications; and
3. the insured's attained age.

The maximum amount of paid-up life insurance available will be the Death Benefit then in effect, less Indebtedness.

We will pay you the excess, if any, of the current cash value less Indebtedness over the single premium required for the paid-up life insurance.

SETTLEMENT PROVISIONS

General

The proceeds payable at death or surrender may be paid in one sum. They may also be paid under one or more of the settlement options provided:

1. the total payment due is at least \$5,000.00; and
2. each income payment provided by the option is at least \$50.00.

Election

The payee may elect an option by notifying us In Writing. No settlement option will be available except with our consent if:

1. the policy is assigned; or
2. the payee is a corporation, association, partnership, trustee, or estate.

The payee may change the election of an option by notifying us In Writing on or before the settlement date. The change will be effective on the date the notice is signed. The change is subject to any payment or actions we may have taken before receiving the notice.

If no election is in effect on the settlement date, the payee may make an election at that time.

Settlement Options

Option 1--Income For Fixed Period:

We will pay no less than the income elected from Table A. Payments will be guaranteed for the number of years chosen, not to exceed 30 years.

Option 2--Life Income With Payments Guaranteed For Ten Years:

We will pay no less than the income determined from Table B. Payments will be made while the payee is alive. Payment will be guaranteed for ten years. If the payee dies before payments have been made for the ten-year period, the value of the remaining guaranteed payments will be paid as a final payment and will be determined using interest of 4% per year.

Option 3--Income of Fixed Amount:

We will make equal payments of the amount chosen. These payments will be made until the amount left under this Option, with interest, is exhausted. The rate of interest will not be less than 4% per year. The final payment will be for the balance only.

Option 4--Interest Income:

We will pay interest on the amount left under this Option. The rate of interest will not be less than 4% per year. The payee may withdraw benefits at any time, unless otherwise directed by you. We may pay any balance of less than \$5,000.00.

Option 5--Current Purchase Option:

If the payee is a natural person, the payee may elect, in his own right, to receive an income equal to 102% of the income provided by our corresponding single premium immediate annuity rates for the amount of the proceeds applied. The payee may elect this option by making application, In Writing, within 31 days of the settlement date.

TABLES FOR OPTIONS
Monthly Income Per \$1,000.00 of Proceeds

TABLE A OPTION 1 Income for Fixed Period		TABLE B OPTION 2--Life Income The amount of Income is based on the age last birthday of the payee on the date of the first payment.			
No. of Years	Monthly Income	Age	Certain Period 10 Years	Age	Certain Period 10 Years
1	\$84.85	50	\$4.81	68	\$6.83
2	43.26	51	4.88	69	6.99
3	29.40	52	4.96	70	7.16
4	22.48	53	5.04	71	7.33
5	18.33	54	5.12	72	7.50
6	15.56				
7	13.59				
8	12.12				
9	10.97				
10	10.06				
11	9.31	55	5.20	73	7.67
12	8.69	56	5.30	74	7.85
13	8.17	57	5.39	75	8.02
14	7.72	58	5.49	76	8.19
15	7.34	59	5.60	77	8.36
16	7.00				
17	6.71				
18	6.44				
19	6.21				
20	6.00				
21	5.82	60	5.71	78	8.53
22	5.65	61	5.83	79	8.68
23	5.49	62	5.96	80	8.84
24	5.35	63	6.09	81	8.98
25	5.22	64	6.22	82	9.11
26	5.10				
27	5.00				
28	4.90				
29	4.80				
30	4.72				
Annual Income is 11.786 times the monthly income.		65	6.37	83	9.24
Semiannual Income is 5.929 times the monthly income.		66	6.52	84	9.35
Quarterly Income is 2.974 times the monthly income.		67	6.67	85	9.46

The first installment under all options except Option 4, will be payable as of the date of death or election of surrender value; however, provision to the contrary may be made in the settlement agreement. The first payment under Option 4 will be payable one interest period after death or election of surrender value.

Income payments and reserves under Option 2 and Option 5 are based on the 1983 Individual Annuity Mortality Table at 4% interest.

SPECIMEN

**THE
CINCINNATI LIFE INSURANCE COMPANY**

P.O. BOX 145496, CINCINNATI, OHIO 45250-5496
(513) 870-2000

Flexible Premium Adjustable Life Insurance Policy

Flexible Premiums Payable to End of Premium Payment Period
or Until Prior Death of Insured

Adjustable Death Benefit Payable at Death

Nonparticipating